

that were jammed from curb to curb with excited men and women. Mr. Rockefeller was soon recognized. Some one set up a cheer. Others joined. In a moment the oil magnate was the centre of a cheering, hawking mob that almost overpowered him. He smiled rapturously. Those cheers undoubtedly had a pleasant sound to a man accustomed to the roar of a crowd. He remained in the banking district until assured that the panic was, in all likelihood, over. Mr. Morgan's was the mind that conceived and executed the work of stemming the panic.

He had powerful aid. Not only did he take personal charge of the banking middle, but he looked after the stock market, and through his lieutenants kept prices from going to a level that could not have failed to spell disaster to the business interests of the country. Wherever money was needed Mr. Morgan sent it. He had unlimited sums at his call.

John D. Rockefeller's brokers and confidants have been in the banking district since the panic. It is not unusual for them to be there. Of course, they took security, but they made the rates

low and allowed men who really needed ready cash to get into the swim again.

**Panic Has Spent Itself.**  
Mr. Morgan's prediction made before the opening of business to an Evening World reporter that the first two hours of the business day would make for hope or despair proved well founded. Before the two-hour limit had expired the financial district felt the thrill of confidence that radiated from the visible supply of money.

A. Barton Hepburn, President of the Chase National Bank and Chairman of the Clearing-House Committee, made the following statement shortly after 10 o'clock:

"The panic has spent itself. If the people will keep their heads the whole thing will blow over in a few days. There is plenty of money now in the banks and trust companies to meet all demands. The debt balances of Clearing-House banks are not abnormal, considering the times. In fact, the Mercantile National's credit balance this morning was \$124,000. I repeat: the panic has spent itself."

Secretary Cortelyou would not say how much money he had contributed to the panic. He is not expected to have been considerably more than \$200,000.

## Three Banks in Harlem Forced to Close Doors

The Hamilton Bank at No. 215 West One Hundred and Twenty-fifth street, the Empire City Savings Bank at No. 231 West One Hundred and Twenty-fifth street and the Twelfth Ward Bank at No. 147 East One Hundred and Twenty-fifth street suspended this morning at the opening hour, just as thin scatterings of depositors lined up at the tellers' windows.

At the office of the State Banking Department in No. 229 Broadway, the statement was made at noon that the depositors of the three suspended banks need feel no alarm. Examiner Judges said that the Hamilton, Twelfth Ward and Empire City banks were perfectly safe.

The news of the closing of the three institutions spread through the northern section of the city like wildfire and crowds of thousands poured into One Hundred and Twenty-fifth street, or swept to the Bronx and Washington Heights branches of the banks.

The State Banking Department announced at 9.30 o'clock that it had taken charge of the Hamilton and Twelfth Ward banks.

**Has Six Branches in Harlem.**  
The Hamilton Bank, of which E. R. Thomas was president before the raid against the Helms-Morse-Thomson interests, which has swept the banking world in six branches in Harlem. A notice of suspension was posted on doors of its One Hundred and Twenty-fifth street building at 9 o'clock. The notice read:

"This bank is absolutely solvent. In justice to all depositors it is suspended pending a public conference in banking interests is restored." There were not half a dozen persons at the entrance of the bank at the time, among them three women, who turned pale and appeared about to faint.

**Closed for Thirty Days.**  
The Empire City Savings Bank announced its suspension a few minutes later. President Isaac A. Hopper, a millionaire contractor and formerly Tammany leader of the Twenty-fifth street branch, was in the building. The suspension of the Empire at 9.15 o'clock to a line of a dozen depositors, who had assembled in the building. He said that the bank had suspended for only thirty days, not taking advantage of the ninety days allowed by statute. He said that the financial condition of the bank was in no way impaired, but that lack of cash on hand precipitated the closing. There have been heavy withdrawals during the past few days and the bank relied upon the Hamilton Bank for funds to meet early morning withdrawals.

**Found Doors Closed.**  
But when Mr. Hopper went to the Hamilton Bank he found it closed. He said that the bank had suspended for only thirty days, not taking advantage of the ninety days allowed by statute. He said that the financial condition of the bank was in no way impaired, but that lack of cash on hand precipitated the closing. There have been heavy withdrawals during the past few days and the bank relied upon the Hamilton Bank for funds to meet early morning withdrawals.

**Police Guard All Doors.**  
Details of policemen were sent to all the branches at the same time. The Hamilton Bank's six branches are at the following addresses: No. 170 Amsterdam avenue, One Hundred and Thirty-fifth street and Seventh avenue, No. 16 Tremont avenue, No. 194 White Plains avenue, One Hundred and Sixty-third street and Third avenue and One Hundred and Twenty-fifth street, east end of White avenue.

On all the branches a notice identical with the one posted on the doors of the main office was displayed. The Hamilton Bank's six branches are at the following addresses: No. 170 Amsterdam avenue, One Hundred and Thirty-fifth street and Seventh avenue, No. 16 Tremont avenue, No. 194 White Plains avenue, One Hundred and Sixty-third street and Third avenue and One Hundred and Twenty-fifth street, east end of White avenue.

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## 400 IN LINE AT LINCOLN TRUST AS DAY CLOSES

All Who Reached Cashier During Business Hours Got Their Cash.

TROUBLE IN MORNING

Delay in Opening for the Day Caused a Rush of Excited Depositors.

When the Lincoln Trust Company closed for the day there were still 400 persons waiting in line to withdraw their deposits, almost as many as had been on hand at the opening of the door.

The directors at once went into conference to consider measures in case the run which began yesterday should continue to-morrow.

In a separate room from ordinary depositors stood about twenty-five bank clerks, some of them had been waiting since sunrise, hoping to cash the checks which they carried. One clerk from the Chemical National said he had a check for \$25,000.

**Opened Doors Late.**  
Because the Lincoln Trust Company waited one hour and five minutes before the promise for opening its doors, the 500 persons who had been waiting in the cold to withdraw their funds rushed the Fifth avenue entrance like stampeding cattle.

The sergeant and six policemen who had been sent from the New-Tenderloin station to preserve order were carried off their feet, strong and solid men though they were.

Twenty-five bank clerks carrying checks for big sums had to stay in a police line with little chance to get near the paying teller's window. Men who came out told an Evening World reporter that for all amounts over \$1,000 certified checks were being given from the First National Bank. Later this statement was confirmed officially.

The doors were expected to open at 9 o'clock, but they didn't. The chilly minutes dragged by. The line grew like a huge measuring worm until it stretched entirely around the Twelfth street corner and past the side of the Cafe Martin.

Finally, at five minutes past 10, a big automobile whirled up and out jumped Louis Stern, one of the directors.

**Will Pay in Full.**  
"Do we get our money?" a dozen voices called out in chorus.

"Of course you do," shouted Mr. Stern, standing a-tiptoe on the doorstep. "You will get every penny. We are as good as cashiers. After clearing banks have come to town in wagon loads, we are coming up town in wagon loads."

A negro porter opened the locked doors from the inside. Mr. Stern was carried inside by the solid jam behind. He got in an office while the crowd massed about the paying teller's windows. Presently Mr. Stern hurried out and whispered with Serge. Lewis and Sam. These two men stationed themselves at the Fifth avenue door, holding it against the crowd. The crowd was not so much as all.

Intervals a negro would go down the line of impatient, shuffling, complaining men, whispering to this one or that one, who would then be admitted. Later this plan was abandoned and the depositors were paid in the order in which they presented themselves.

**Reassured by Tilford.**  
Early this afternoon President Frank Tilford came out of the building in an effort to quiet a woman who had by accident become a center of all persons pressed about him asking questions. Mrs. Tilford felt constrained to make a short statement.

"No institution in the world can do business under such pressure as you would bring to bear upon us," he said. "You must admit you people slowly. If you were all allowed to rush in, our bookkeepers would be swamped and we would soon be in a hopeless muddle. You can be paid off one at a time."

Forty-third street and Third avenue, One Hundred and Twenty-fifth street, east end of White avenue. On all the branches a notice identical with the one posted on the doors of the main office was displayed. The Hamilton Bank's six branches are at the following addresses: No. 170 Amsterdam avenue, One Hundred and Thirty-fifth street and Seventh avenue, No. 16 Tremont avenue, No. 194 White Plains avenue, One Hundred and Sixty-third street and Third avenue and One Hundred and Twenty-fifth street, east end of White avenue.

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## EVENING WORLD RACE CHART

FOURTH DAY AT JAMAICA. AUTUMN MEETING. OCT. 24. CLEAR. TRACK FAST.

Index	Starters	Win.	St.	Pl.	Fin.	Jockeys	Open.	High.	Clos.	Pl.	Sh.
1117	First Race—Two-year-olds: \$700 added; five and a half furlongs. Winner, ch. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1117	1117	1117	1117	1117	1117	1117	1117	1117	1117
1118	Second Race—Three-year-olds and upward: \$700 added; one mile and a sixteenth. Winner, b. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1118	1118	1118	1118	1118	1118	1118	1118	1118	1118
1119	Third Race—Handicap: all ages: \$800 added; one mile and a sixteenth. Winner, b. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1119	1119	1119	1119	1119	1119	1119	1119	1119	1119
1120	Fourth Race—The Hempstead Stakes: two-year-olds: \$1,000 added; six furlongs. Winner, b. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1120	1120	1120	1120	1120	1120	1120	1120	1120	1120
1121	Fifth Race—Selling: three-year-olds and upward: \$700 added; one mile and a sixteenth. Winner, b. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1121	1121	1121	1121	1121	1121	1121	1121	1121	1121
1122	Sixth Race—Selling: maidens: three years old and upward: \$700 added; six furlongs. Winner, b. g. by Prince of Melbourne—Homespun (Owner—The Welch).	1122	1122	1122	1122	1122	1122	1122	1122	1122	1122

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## MARKET HOLDS UP AT CLOSE UNDER NEW CONFIDENCE

Prices Slightly Lower at the Close, but Every Onslaught Easily Met.

MONEY AT 6 PER CENT.

This Was the Result of the Flood of Cash Poured in by the Big Financiers.

Considering the tremendous upheaval that marked the financial day, the stock market held its own in a gratifying manner. At times it appeared that there would be a general collapse in the price of stocks that would result in a complete paralysis of business, but the powerful support of J. Pierpont Morgan and his allies was applied to the situation, and following each application there was a partial close to complete recovery.

The close was generally lower than that of last night. Some of the prominent railroad shares showed a decided loss on the day, particularly Union Pacific and Northern Pacific, and Philadelphia and Reading. Special industries, suddenly unloaded by men compelled to realize in a hurry, declined enormously.

It was a day of alternate selling periods, active rushes to buy and dull sagittines. Whenever there was a selling movement the supporting forces would get busy. These buying spells would have the effect of forcing up prices by leaps and bounds and the would come an almost total cessation of trading until some individual or clique jumped in to sell again.

**Opening Prices Were Higher.**

In the face of the reports of the closing of three banks in Harlem and the resumption of runs on downtown trust companies, the market opened from a point to two points higher than yesterday's close. The supporting element brought this condition about by making clamorous demands for stocks all through the morning.

Of course the movement could not last. The inevitable reaction was not long in coming, but it was stemmed before it became serious. Up to noon the market was quite featureless, the traders working in confidence that there were strong interests ready to save off any serious downward movement.

There was in active demand and there was a scarcity of it, for the Morgan-Rockefeller-Cortelyou combination had been buying heavily. The interest rates for call money went up to 10 and 11 per cent. The market went down at the close.

**Morgan Offered \$25,000,000.**  
Shortly after 1 o'clock the market weakened. Prices began to slump in amazing fashion. The rate for call money, which had dropped to 10 per cent, jumped to 11 per cent, and the National City Bank and Rockefeller agents empty hands.

Then the National City Bank, J. Pierpont Morgan and Rockefeller brokers appeared with money to loan at 6 per cent. They satisfied the immediate need of the speculators, and the market reflected the strengthening influence of ready money.

**BANK RUN STARTED IN PROVIDENCE.**  
PROVIDENCE, R. I., Oct. 24.—The depositors at the Union Trust Company in this city began about noon to-day in withdrawing their deposits. Before the close of banking hours large numbers had appeared and were being paid. Maxfield J. Perry is president of the Union Trust Company.

Mr. Perry is also connected with the Trust Company of America, the New York institution which for two days has withstood an unusually heavy drain.

The Union Trust Company's main banking rooms are at the corner of Broadway and Westminster streets, and it operates several branch offices in Providence. It is a well-known banking institution.

Later this afternoon Vice-President and Secretary Maxfield J. Perry said that those who had withdrawn their accounts were mostly small depositors. He said that the company was having no difficulty in making payments and that there was no anxiety over the situation. The company was amply able to meet all demands.

Maxfield J. Perry, who has been devoting himself to the affairs of the Trust Company of America during the past two or three days, was seen this afternoon and said that he had no particular solicitude as to the affairs of the Union Trust Company of Providence. He said that the organization was unquestionably solvent and able to pass through any crisis that it was likely to meet. He said he would, however, take the matter in hand at once.

**BERLIN STOCKS FIRMER.**  
BERLIN, Oct. 24.—Prices on the Bourse to-day opened firmer. The reports from New York were conflicting. There was a feeling of confidence here regarding the outcome of the trust company situation. The market was generally higher and prices continued steady.

Present all drafts drawn by the Union Trust Company of Providence on the National City Bank of New York City.

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## MORGAN IN FULL CONTROL OF THE FINANCIAL SHIP

Spends the Entire Day Giving Directions to Bankers and Guiding Stock Market.

J. Pierpont Morgan was the captain on the bridge of the financial ship to-day. From his glass-enclosed private office in his bank at Wall and Broad streets he controlled the destinies of banks and trust companies, guided the stock market, he decreed to whom assistance should be rendered and to what extent he passed upon collateral offered for loans, and sent for and questioned and dismissed financiers, who, in ordinary times, are considered masters of money.

Mr.